

STATE OF MICHIGAN
DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES

Before the Director of the Department of Insurance and Financial Services

In the matter of:

Department of Insurance and Financial Services

Enforcement Case No. 16-14497
Agency No. 16-004-L

Petitioner,

v

Heather L. Wilcox

System ID No. 0573263

Respondent.

_____ /

Issued and entered
on Nov. 17, 2016
by Teri L. Morante
Chief Deputy Director

ORDER OF REVOCATION

Based upon the Stipulation to Entry of Order of Revocation and the files and records of the Department of Insurance and Financial Services (DIFS) in this matter, the Chief Deputy Director finds and concludes that:

1. Pursuant to Executive Order 2013-1, all authority, powers, duties, functions, and responsibilities of the Commissioner of the Office of Financial and Insurance Regulation (Commissioner) have been transferred to the Director of DIFS.
2. The Chief Deputy Director has jurisdiction and authority to adopt and issue this Order of Revocation in this proceeding pursuant to the Michigan Administrative Procedures Act of 1969 (APA), as amended, MCL 24.201 *et seq.*, and the Michigan Insurance Code of 1956 (Code), MCL 500.100 *et seq.*
3. All required notices have been issued in this case, and the notices and service thereof were appropriate and lawful in all respects.
4. Acceptance of the Stipulation to Entry of Order of Revocation is reasonable and in the public interest.
5. All applicable provisions of the APA have been met.
6. At all relevant times, Respondent Heather L. Wilcox (System ID No. 0573263) (Respondent) was a licensed resident insurance producer. On or about November 18, 2015,

Respondent issued a false and fraudulent insurance certificate. As a result of the fraudulent issuance of the certificate, Respondent was criminally charged with sale of a counterfeit insurance certificate in violation of MCL 257.329. Respondent pled guilty to this felony charge on April 15, 2016, in the 56th Circuit Court (Eaton County). Respondent failed to timely report to DIFS both the criminal charge and her subsequent guilty plea.

7. Based on the foregoing, Respondent has committed acts under the Code that provide justification for the Director to order licensing sanctions according to Sections 1239(1)(b), (1)(e), (1)(f), (1)(g), (1)(h) and 1247(2) of the Code, MCL Sections 500.1239(1)(b), 500.1239(1)(e), 500.1239(1)(f), 500.1239(1)(g), 500.1239(1)(h), and 500.1247(2).

Now therefore, based upon the Stipulation to Entry of Order of Revocation and the facts surrounding this case, **IT IS ORDERED THAT:**

8. Respondent Heather L. Wilcox's insurance producer license is revoked.
9. The Chief Deputy Director retains jurisdiction over the matters contained herein and has the authority to issue such further Order(s) as shall be deemed just, necessary, and appropriate in accordance with the Code. Failure to abide by the terms and provisions of the Stipulation to Entry of Order of Revocation and this Order of Revocation may result in the commencement of additional proceedings.


Teri L. Morante
Chief Deputy Director

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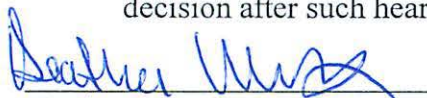
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STIPULATION TO ENTRY OF ORDER OF REVOCATION

Heather L. Wilcox (Respondent) stipulates to the following:

1. At all pertinent times, Respondent was licensed with the Department of Insurance and Financial Services (DIFS) as a resident insurance producer pursuant to the Code.
2. On or about October 4, 2016, DIFS served Respondent with an Administrative Complaint, Statement of Factual Allegations, and Order for Hearing, alleging that Respondent violated provisions of the Code.
3. Specifically, DIFS alleges that Respondent engaged in actions in contravention of Sections 1247(2), 2271(b), and 4503 of the Code, MCL Sections 500.1247(2), 500.2271(b), and 500.4503, giving rise to justification for sanctions pursuant to Sections 1239(1)(b), (1)(e), (1)(f), (1)(g), and (1)(h) of the Code, MCL Sections 500.1239(1)(b), 500.1239(1)(e), 500.1239(1)(f), 500.1239(1)(g), and 500.1239(1)(h) by:
 - (a) Issuing a fraudulent certificate of insurance;
 - (b) Being criminally charged with sale of a fraudulent insurance certificate (a felony) and pleading guilty to same; and
 - (c) Failing to timely report to DIFS both the criminal charges brought against her and her guilty plea to said criminal charges.
4. Respondent and DIFS have conferred for the purpose of resolving this matter.
5. Respondent admits that all parties have complied with the procedural requirements of the Michigan Administrative Procedures Act (APA), MCL 24.201 *et seq.* and the Code.

6. Respondent waives her right to a hearing under the Code.
7. Respondent admits that she violated the Code as set forth in paragraph three (3) above.
8. Respondent agrees that her insurance producer license shall be revoked.
9. Respondent has had an opportunity to review this Stipulation to Entry of Order of Revocation and the proposed Order of Revocation and have the same reviewed by legal counsel.
10. Respondent understands and agrees that this Stipulation to Entry of Order of Revocation will be presented to the Chief Deputy Director for approval.
11. The Chief Deputy Director may, in her sole discretion, decide to accept or reject this Stipulation to Entry of Order of Revocation. If the Chief Deputy Director accepts the Stipulation to Entry of Order of Revocation, Respondent waives the right to a hearing in this matter and consents to the entry of the Order of Revocation. If the Chief Deputy Director does not accept the Stipulation to Entry of Order of Revocation, Respondent waives any objection to the Director holding a formal administrative hearing and making a decision after such hearing.

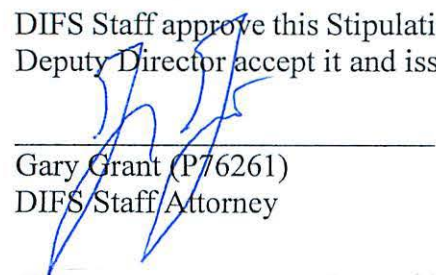


Heather L. Wilcox
System ID No. 0573263

11-9-16

Date

DIFS Staff approve this Stipulation to Entry of Order of Revocation and recommend that the Chief Deputy Director accept it and issue an Order of Revocation.



Gary Grant (P76261)
DIFS Staff Attorney

11-16-16

Date